

Information to identify the case:

Debtor 1	<u>Minnie L. Williams-Wooden</u>	Social Security number or ITIN	xxx-xx-4892
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	19-21276-ABA		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Minnie L. Williams-Wooden

12/17/24

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Minnie L. Williams-Wooden
Debtor

Case No. 19-21276-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 2

Date Rcvd: Dec 17, 2024

Form ID: 3180W

Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 19, 2024:

Recip ID	Recipient Name and Address
db	Minnie L. Williams-Wooden, 1704 Snowberry Drive, Williamstown, NJ 08094-8755
518285241	+ Bail Bonds of America, 523 Cooper Street, Camden, NJ 08102-1210
518285243	+ Gloucester Township EMS, P.O. 670, Cape May Court House, NJ 08210-0670
518285245	+ Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823
518285247	+ May Funeral, Home, 1001 S. 4th Street, Camden, NJ 08103-2015
518285248	+ PNC Bank, P.O. Box 6534, Carol Stream, IL 60197-6534
518285246	+ PNC Bank, N.A., KML Law Group, P.C., 216 Haddon Ave., Suite 406, Westmont, NJ 08108-2812
518285249	Radiology Associates of NJ, PC, 28075 Network Place, Chicago, IL 60673-1280

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 17 2024 20:46:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Dec 17 2024 20:46:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518376687	Email/Text: BNCnotices@dcmsservices.com	Dec 17 2024 20:45:00	EMERGENCY PHYSICIAN ASSOCIATES OF S.JERSEY, PC, PO Box 1123, Minneapolis, MN 55440-1123
518285242	^ MEBN	Dec 17 2024 20:39:27	Emergency Phy Assoc. of S. Jersey, P.O. Box 740021, Cincinnati, OH 45274-0021
518285244	^ MEBN	Dec 17 2024 20:39:57	HRRG, PO Box 8486, Pompano Beach, FL 33075-8486
518354815	Email/Text: Bankruptcy.Notices@pnc.com	Dec 17 2024 20:44:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
518285250	^ MEBN	Dec 17 2024 20:40:25	South Jersey Gas, P.O. Box 6091, Bellmawr, NJ 08099-6091
518305388	+ Email/PDF: OGCRegionIIBankruptcy@hud.gov	Dec 17 2024 20:49:06	U.S. Department of HUD, 451 7th Street S.W., Washington, DC 20410-0001

TOTAL: 8

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

District/off: 0312-1

User: admin

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Date Rcvd: Dec 17, 2024

Form ID: 3180W

Total Noticed: 16

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 19, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 17, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
David A Snyder	on behalf of Debtor Minnie L. Williams-Wooden dasnyderlaw@aol.com g26258@notify.cincompass.com;snyder.davidb121471@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6